

63 depository, from the ATM to the management apparatus via an exclusive line that is separate from the public communications network.

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### REMARKS

Claims 1-41 are pending in this application and have been rejected. Amendments to claims 1, 21, and 41 are presented herein. No new matter is being presented, and approval and entry are respectfully requested.

### Rejections Under 35 U.S.C. § 103(a)

The Examiner rejected claims 1-41 under 35 U.S.C. §103(a) as being unpatentable over Vajk et al. (U.S. Patent No. 5,265,033) in view of Semple et al. (U.S. Patent No. 6,085,177). Applicant respectfully traverses these rejections for the reasons presented below.

Claim 1 of the present invention, as amended, specifies that a first ATM sends a message to a message depository for storage via a **public communications network**, and also sends depository information about where the message is stored to a management apparatus for management purposes via an **exclusive line**. The public communications network is **separate** from the exclusive line, and the depository information indicates the **site** (e.g., an Internet address) where the message is stored in the message depository. Independent claims 21 and 41 recite similar language.

In the present invention, even if the message sent by the first ATM includes a large amount of data, communications between the first ATM and the management apparatus via the exclusive line are not adversely affected.

Neither the Vajk nor Semple references disclose sending a message via one communication line while sending information for managing the message via a separate communication line, or sending information about the site or location where the message is stored.

While several different data communication networks are discussed in Vajk, no mention is made in Vajk of sending a message via one communication line while sending information for

managing the message via a separate communication line, or that the information for managing the message includes the site where the message is stored.

The Examiner relied on the Semple reference in rejecting dependent claims 18 and 19 as disclosing an ATM machine that can access a public communications network such as the Internet.

Therefore, it is submitted that independent claims 1, 21, and 41 patentably distinguish over the prior art.

As for the dependent claims, claims 2-20 and 22-40 depend from independent claims 1 and 21 and are patentable over the prior art for at least the reasons discussed above.

Therefore, Applicant submits that claims 1-41 patentably distinguish over the prior art. Accordingly, Applicant respectfully requests reconsideration and withdrawal of the rejections under § 103.

### **CONCLUSION**

It is submitted that neither of the references, either taken alone or in combination, teaches the present claimed invention. Thus, claims 1-41 are deemed to be in a condition suitable for allowance. Reconsideration of the claims and an early Notice of Allowance are earnestly solicited.

If there are any formal matters remaining after this response, the Examiner is requested to telephone the undersigned to attend to these matters.

Serial No. 09/447,658

Docket No. 1075.1123

Finally, if there are any additional fees associated with filing of this Amendment, please charge the same to our Deposit Account No. 19-3935.

Respectfully submitted,

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**VERSION WITH MARKINGS TO SHOW CHANGES MADE****IN THE CLAIMS**

Please **AMEND** the following claims:

1. (TWICE AMENDED) An automated financial transaction system comprising:  
a plurality of automated teller machines (ATM), each of the ATMs performing various transactions responsive to operations by customers, said ATMs comprising a first ATM having a message input section to input a message for a remittance destination during a remittance transaction;

a management apparatus, communicably connected with each of said ATMs via an exclusive line, managing the transactions performed by each said ATM; and

a message depository, communicably connected with said first ATM via a public communications network that is separate from the exclusive line, storing the message input by said message input section of said first ATM,

said first ATM sending said message to said message depository via said public communications network for storage, and also sending remittance information and depository information, which indicates a site [about] where said message is stored in said message depository, to said management apparatus via said exclusive line for management purposes.

21. (ONCE AMENDED) An automated financial transaction system comprising:  
a plurality of automated teller machines (ATMs) performing various transactions responsive to operations by customers, said ATMs comprising a first ATM having a message input section to input a message for a remittance destination during a remittance transaction;

a management apparatus, communicably connected with each of said ATMs via a first line, managing the transactions performed by each said ATM; and

a message depository, communicably connected with said first ATM via a second line that is separate from said first line, storing the message input by said message input section of said first ATM;

said first ATM sending said message to said message depository via said second line for storage, and also sending remittance information and depository information, which indicates a

site [about] where said message is stored in said message depository, to said management apparatus via said first line for management purposes.

41. (ONCE AMENDED) An automated financial transaction method, comprising:  
inputting a message for a remittance destination during a remittance transaction at an automated teller machine (ATM);  
sending the message for storage from the ATM to a message depository via a public communications network; and  
sending, for management by a management apparatus, remittance information and depository information, which indicates a site [about] where the message is stored in the message depository, from the ATM to the management apparatus via an exclusive line that is separate from the public communications network.